

Certificate Number: 20668-NJ-DE-039254854

Bankruptcy Case Number: 20-14450



20668-NJ-DE-039254854

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 18, 2025, at 3:30 o'clock PM EST, Nicole D Reynolds completed a course on personal financial management given by internet by Andrew Finberg, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 19, 2025 By: /s/Kathleen B Mills

Name: Kathleen B Mills

Title: TEN Financial Educator